

Intra LATA

S NO. SF99110433

OFFICE

NOV 04 1999

CONF

Service

Slammed w/ long

CONSUMER FRAUD

• CHICAGO •

COI

- response from

AOL !

SIONAL NO.

TEG. CODE:

Revised: January 1994

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lore filing.

your transaction.

Ex. 8

1. Please to be s
2. Please type or
3. Incomplete or
4. Make sure you

CONSUMER:

Your Name	Senior Citizen? <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Day Tel.
Street Address		Night Tel.
City/Town	State	Zip

COMPLAINT:

Name of Seller or Provider of Services America On Line			Name of Other Seller or Provider of Services		
Street Address 8619 Westwood Center dr			Street Address		
City/Town			City/Town		
State VA	Zip 22182	Telephone 1-800-825-5265	State	Zip	Telephone
Date of Transaction May 15 th		Cost of Product \$ 81.60	How Paid Credit Card		
Did you sign a contract? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Where? Date					
Was product or service advertised? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Where? On-Line (Internet) Date					
Type of Complaint—e.g. car, mail order, etc. (Use reverse to provide details): RE: America on Line long distance Service					
Have you complained to the company or the individual? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No How? <input type="checkbox"/> By Mail <input checked="" type="checkbox"/> By Telephone <input type="checkbox"/> In person Date					
Person Contacted			Job Title		
Nature of Response					Date of Response
Has matter been submitted to another agency or attorney? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, give name and address:					
Is court action pending? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					

EXHIBIT

E

FILL OUT IF COMPLAINT IS ABOUT A MOTOR VEHICLE OR APPLIANCE:				
Make		Model		VIN or Serial Number
Purchased		Sold		Warranty Expiration Date
<input type="checkbox"/> New <input type="checkbox"/> Used		<input type="checkbox"/> With Warranty <input type="checkbox"/> As Is		Purchase Date
				Mileage

MISCELLANEOUS:
Briefly describe your complaint:
CONFIDENTIAL
What form of relief are you seeking? (e.g. exchange, repair, money back, etc.)
Who referred you to this office?

READ THE FOLLOWING BEFORE SIGNING BELOW:

PLEASE ATTACH TO THIS FORM PHOTOCOPIES of any papers involved (contracts, warranties, bills received, cancelled checks - front and back, correspondence, etc.) **DO NOT SEND ORIGINALS.**

In order to resolve your complaint we may send a copy of this form to the person or firm you are complaining about.

In filing this complaint, I understand that the Attorney General is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful business practices. I also understand that if I have any questions concerning my legal rights or responsibilities, I should contact a private attorney. I have no objection to the contents of this complaint being forwarded to the business or person the complaint is directed against. The complaint is true and accurate to the best of my knowledge.

Signature: _____ Date: _____

HAVE YOU ENCLOSED COPIES OF IMPORTANT PAPERS?

ATTORNEY GENERAL
CONSUMER PROTECTION DIV.

RETURN TO: Jim Ryan, Attorney General
 Consumer Protection Division
 100 West Randolph Street
 Chicago, Illinois 60601
 (312) 814-3000

NOV 23 1999

SPRINGFIELD, ILLINOIS

NOV 23 1999

SPRINGFIELD, ILLINOIS

Assigned to _____



Printed on Recycled Paper

AROUND THE BEGINNING OF APRILL AFTER CALLING AMERICA ON LINE {THE INTERNET SERVICE] ABOUT A TECHINAL PROBLEM. I WAS TOLD ABOUT THEIR NEW LONG DISTANCE SERVICE. THE PRICE FOR CALLS OUT OF ILLINOIS WAS .9 CENTS A MINUTE AND ALL THE CALLS WOULD BE ADDED TO MY CREDIT CARD. WHAT I WASN'T TOLD WAS THAT LONG DISTANCE AS DEFINED BY AOL WAS ANY CALL OVER EIGHT MILES FROM MY HOME. IMAGINE MY SURPRISE TO RECEIVE A CHARGE MORE THAN TWICE MY USUAL BILL. I CALLED AND CANCELLED THE SERVICE AND AT THAT TIME I WAS TOLD HOW AOL CHARGES FOR LONG DISTANCE SERVICE. I EXPLAINED TO A MANAGER AT AOL THAT I HAVE A CALL PACK THROUGH AMERITECH THAT ALLOWS ME TO MAKE UP TO 100 CALL PER MONTH AT .10 CENTS PER CALL AND ANY CALL TO ANY CHICAGO NUMBER EIGHT MILES OR MORE IS STILL .10 CENTS PER CALL. I SPOKE TO A A AMERITECH EMPLOYEE ABOUT MY PROBLEM AND SHE TOLD ME MY I HAD BEEN SLAMMED. I AM WRITING YOU BECAUSE NOT ONLY WAS I NOT INFORMED ABOUT AOL'S RATES. {.15 CENTS PER MINUTE WITHIN THE STATE MORE THAN EIGHT MILES} I SPOKE WITH AOL TWICE AND THEY AGREED TO CREDIT ME THE DIFFERENCE BETWEEN WHAT I WAS CHARGED AND WHAT I WOULD HAVE PAID WITH MY CALL PACK. THEY NEVER GAVE ME ANY CREDIT. THE AMOUNT IN DISPUTE IS \$81.68. MY CREDIT CARD PROVIDER CREDITED ME \$106.00 AND \$18.64 FOR THIS PROBLEM.

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THE CLIFF NOTE VERSION OF ALL THIS I WOULD NOT AGREE TO PAY MORE THAN TWICE MY USUAL BILL AND STILL PAY FOR MY ORIGINAL SERVICE.

Capital One

Capital One Services, Inc.
P.O. Box 85699
Richmond, VA 23285-5699
800-955-1455

February 4, 2000

CONFIDENTIAL

Re: [REDACTED]
File No. SF99110433

Dear Mr. Wilcox,

Your letter, filed with the State of Illinois, Office of the Attorney General, has been forwarded to my attention for direct response. Please allow me to address your concerns.

In your correspondence, you express your dissatisfaction because you have not been credited for the charges from AOL Long Distance. This charge was initiated by AOL Long Distance, not Capital One. Capital One acts solely as the billing agent.

Our records indicate that you are disputing an amount of \$18.64 and an amount of \$81.68. Our records indicate that the charge of \$18.64 was credited to your account on September 28, 1999.

Based on the response we have received from AOL Online Services, a copy of which is enclosed, and a review of this situation, this is a valid transaction. Although this charge is valid, we have credited \$81.68 for the remaining disputed amount. This credit adjustment is permanent and will be reflected on your February 2000 billing statement.

We apologize for any inconvenience that this matter may have caused, and appreciate the opportunity to address your concerns. Should you have additional questions, please contact our office at 804-968-3899, ext. 6437.

Sincerely,



Marguerite Hamilton
Executive Response Specialist
Capital One Services, Inc.

Enclosure

cc: State of Illinois, Office of the Attorney General

AOL Long Distance Savings Plan

Customer Name: [REDACTED]

Card #: [REDACTED]

Amount: \$108.66

Sequence #: 14002420

Chargeback Date: 10-12-99

Dear Issuer,

Thank you for your consideration. Our research has indicated the following:

The customer requested service with the AOL Long Distance Savings Plan, and agreed to our Terms of Service, on: 3-29-99.

The Customer requested this plan by:

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☒ Sales Representative - Our records indicate that the customer spoke with one of our Marketing Representatives. Every customer must go through a THIRD PARTY VERIFICATION process, giving authorization to the Verifications Representative. This would have taken place after the customer spoke with the Sales Representative and gave approval to join the AOL Long Distance Savings Plan. The Independent Verifications Representative verified the account information, identified the customer as the decision-maker, and reconfirmed his/her decision to join the plan. If any part of that conversation did not meet the mandated standards, then the order would have been immediately voided and never processed or activated.

The Customer requested a calling card on: .

The Customer requested cancellation on: 5-24-99.

The AOL Long Distance Savings Plan cannot, by Federal Regulations, change or choose a long distance carrier on behalf of a customer. The customer is required to call their local telephone carrier to make a selection. We advised the customer to call his/her local carrier on: 5-24-99.

To avoid an interruption in phone service, the customer continued to utilize our service until he/she chose a different carrier. The last phone call placed on our service was made on: 5-24-99.

The Customer received a credit/refund in the amount of: , on .

Please see attached.

ACCOUNT # 14002420

4-4-99

Letter: CONFIRM

From: AOL.LongDistance
To: [REDACTED]
Reply-To: AOL.LongDistance
Subject: AOL Long Distance Savings Plan Confirmation

Dear Member,

Congratulations!

We have just received confirmation from AMERITECH ILLINOIS that [REDACTED] has been switched to the AOL Long Distance Savings Plan. Your next bill from AMERITECH ILLINOIS may reflect this change as a request from The Phone Company, the name Tel-Save.com does business as in many jurisdictions.

HERE'S THE BEST NEWS OF ALL!!! The AOL Long Distance Savings Plan provides revolutionary on-line billing. This means you will view your bill on-line, at your own convenience, by simply going to Keyword: LD Member or clicking here. You can also find the answer to virtually all of your questions, as well as update account information by clicking here, or going to KEYWORD: LD MEMBER at any time.

Add our View Bill site to your list of AOL "Favorite Places". Simply click on "Favorite Places" on your tool bar. Choose "Favorite Places" and a "Favorite Places" box will appear on your screen, just drag the heart at the top of the Long Distance Member's Area into that box.

You may want to contact AMERITECH ILLINOIS and instruct them not to change your long distance carrier from The Phone Company without your personal authorization.

Again, if you would like to change account information or if you have any additional questions, please go to the Member's Area page or go to Keyword: LD Member.

Sincerely,

AOL Long Distance
Customer Care

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Capital One®

Capital One Services, Inc.
P.O. Box 85699
Richmond, VA 23285-5699
800-955-1455

March 30, 2000

Re: [REDACTED]

File No. SF99110433

CONFIDENTIAL

Dear [REDACTED]

Your letter, filed with the State of Illinois, Office of the Attorney General, has been forwarded to my attention for direct response. Please allow me to address your concerns.

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Sincerely,



Marguerite Hamilton
Executive Response Specialist
Capital One Services, Inc.

Enclosure

cc: State of Illinois, Office of the Attorney General

CapitalOne

Keep your

Finances Fit

- Know your credit limit and the amount of credit available for your use.
- Maintain a good credit history...It affects more areas of your life than just your ability to get a credit card.
- Use a budget to help you see what you can afford to buy now and to help you save for the future.
- Understand that the cost of credit includes fees as well as interest.
- Request a copy of your credit report from a credit reporting bureau regularly.

CapitalOne

VISA ACCOUNT

JAN 12 - FEB 11, 2000

Page 1 of 1

Account Summary

Previous Balance	\$63.80
Payments, Credits and Adjustments	\$111.68
Transactions	\$56.49
Finance Charges	\$0.00
New Balance	\$10.61
Minimum Amount Due	\$10.00
Payment Due Date	March 11, 2000
Total Credit Line	\$400
Total AvailableCredit	\$389.39
Credit Line for Cash	\$400
AvailableCredit for Cash	\$389.39

Payments, Credits and Adjustments

1	25 JAN	PAYMENT RECEIVED - THANK YOU	\$30.00
2	02 FEB	CREDIT ADJUSTMENT	\$1.68

Transactions

	DATE		
3	11 JAN	AOL*ONLINE SERVICE 010 800-679-9444 VA	\$21.95
4	29 JAN	PLANETXX INC 828-340-7979 CA	14.54
5	11 FEB	MEMBERSHIP FEE	20.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-608-5227

Send payments to:

Capital One Services
P.O. Box 85147
Richmond, VA 23285-5147

Send inquiries to:

Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

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Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	5.00	.054749%	19.98%	\$0.00
CASH	5.00	.054749%	19.98%	\$0.00

ANNUAL PERCENTAGE RATE applied this period

0.00%

242961

PLEASE RETURN PORTION BELOW WITH PAYMENT.

CapitalOne

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New Balance	\$10.61
Minimum Amount Due	\$10.00
Payment Due Date	March 11, 2000
Total enclosed \$	

Please print address changes below using *Must* or *Must not* ink.

Street	Appt. #	
City	State	ZIP
Home Phone	Alternate Phone	

Capital One Bank
P.O. Box 85147
Richmond, VA 23285-5147



002429



Please write your account number on your check or money order made payable to Capital One Bank and mail in the enclosed envelope.